
SO ORDERED,



A handwritten signature in cursive script, reading "Selene D. Maddox".

Judge Selene D. Maddox

United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Barbara Dodd, Debtor

**Case No. 25-10903-SDM
Chapter 13**

ORDER CONFIRMING CHAPTER 13 PLAN

The debtor's plan was filed on 03/21/2025 and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

IT IS ORDERED THAT:

1. The debtor's chapter 13 plan attached hereto is confirmed.
2. The following motions are granted (*if any*):
 - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
 - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (*if any*).
4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
5. The debtors' attorney is awarded a fee in the amount of \$4,000.00, of which \$2,622.00 was previously paid. \$1,378.00 is due and payable from the estate.

,##END OF ORDER##

Approved:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469) Attorney for the Debtor

Submitted by:

Todd S. Johns, Ch. 13 Trustee

P.O. Box 132

Brandon, MS 39043-1326

(601) 825-7663

Fill in this information to identify your case:

Debtor 1	Barbara Dodd
	Full Name (First, Middle, Last)
Debtor 2	
(Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	NORTHERN DISTRICT OF MISSISSIPPI
Case number:	
(If known)	

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan**2.1 Length of Plan.**

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$1,734.00 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

Dodd Lodie Cleaning Services
607 Sycamore St.
Columbus MS 39702-0000

Debtor Barbara Dodd Case number _____

Joint Debtor shall pay _____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows: _____

2.4 Additional payments.

Check one.

- ☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- ☐ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

- 3.1(a) Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

1 Mtg pmts to Planet Home Lending
Beginning June 2025 @ \$1,282.72 ☒ Plan ☐ Direct. Includes escrow ☒ Yes ☐ No

1 Mtg arrears to Planet Home Lending Through May 2025 \$9,800.00

- 3.1(b)** ☐ **Non-Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**
address: _____

Mtg pmts to _____
Beginning month @ _____ Plan Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to _____ Through _____

- 3.1(c)** ☐ **Mortgage claims to be paid in full over the plan term:** Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: _____ Int. Rate*: _____

Property Address: _____

Principal Balance to be paid with interest at the rate above: _____

(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$ _____

(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ -NONE- /month, beginning month .
(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

Debtor Barbara Dodd Case number _____

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District
Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☐ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Colonial Auto Finance	2948.57 \$3,520.00	2011 Jeep Cherokee 167000 miles	\$5,940.00	2948.57 \$3,520.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning month
-NONE-			

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☒ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

- ☒ None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

- ☐ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
- ☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Tower Loan	Household Goods
WFC	Household Goods

Debtor Barbara Dodd Case number _____

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

☒ No look fee: 4,000.00

Total attorney fee charged: \$4,000.00

Attorney fee previously paid: \$2,622.00

Attorney fee to be paid in plan per confirmation order: \$1,378.00

☐ Hourly fee: \$_____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

☒ None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☒ The sum of \$ 913.74

☐ _____ % of the total amount of these claims, an estimated payment of \$_____

☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$900.00. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.*

☒ None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

Debtor Barbara Dodd Case number _____

☒ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Barbara Dodd
Barbara Dodd
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on March 21, 2025

Executed on _____

607 Sycamore St.

Address

Columbus MS 39702-0000

City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

X /s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469
Signature of Attorney for Debtor(s)
P.O. Box 13767
Jackson, MS 39236
Address, City, State, and Zip Code
601-500-5533
Telephone Number
trollins@therollinsfirm.com
Email Address

Date March 21, 2025

103469 MS
MS Bar Number

In re:
Barbara Dodd
Debtor

Case No. 25-10903-SDM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0537-1

User: autodocke

Page 1 of 2

Date Rcvd: Apr 30, 2025

Form ID: pdf0004

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db	+ Barbara Dodd, 607 Sycamore St., Columbus, MS 39702-5218
4531021	Advance America, 5074 18th Ave N, Columbus, MS 39705
4531022	+ Babers, 1928 Military Rd, Columbus, MS 39701-3641
4531027	+ Helen Davis, 121 Robertson Ln, Jarrell, TX 76537-4404
4531028	+ John Taylor, 121 Robertson Lane, Jarrell, TX 76537-4404
4542356	SPRING OAKS CAPITAL SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
4531035	+ Web Bank, 2211 N First St, San Jose, CA 95131-2021

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4532587	+ Email/Text: bankruptcy@car-mart.com	Apr 30 2025 23:44:00	Americas Car-Mart INC, 1805 N 2nd ST STE 401, Rogers, AR 72756-2423
4531023	+ Email/Text: bankruptcy@car-mart.com	Apr 30 2025 23:44:00	Colonial Auto Finance, Attn: Bankruptcy, 1805 N 2nd Street, Ste 401, Rogers, AR 72756-2423
4531024	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 30 2025 23:44:00	Credit Collection, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
4531025	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 30 2025 23:44:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4538221	+ Email/Text: bankruptcy@curo.com	Apr 30 2025 23:44:00	First Heritage, 101 N Main St. Ste 600, Greenville, South Carolina 29601-4846
4531026	+ Email/Text: bkynotice@harvardcollect.com	Apr 30 2025 23:44:00	Harvard Collection, Attn: Bankruptcy, 4839 N Elston Ave., Chicago, IL 60630-2589
4542537	Email/PDF: resurgentbknofications@resurgent.com	Apr 30 2025 23:53:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4531029	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 30 2025 23:44:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
4531030	+ Email/PDF: cbp@omf.com	Apr 30 2025 23:53:48	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
4535250	+ Email/PDF: cbp@omf.com	Apr 30 2025 23:53:43	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
4531031	+ Email/Text: BKMAIL@planethomelending.com	Apr 30 2025 23:44:00	Planet Home Lending, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
4535013	+ Email/Text: arecf@wilson-assoc.com	Apr 30 2025 23:44:00	Planet Home Lending, LLC, %Kathryn Lachowsky-Khan, 400 W. Capitol Ave., Suite 1400, Little Rock, AR 72201-3562
4541743	Email/Text: bnc-quantum@quantum3group.com	Apr 30 2025 23:44:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
4531032	+ Email/Text: ngisupport@radiusgs.com	Apr 30 2025 23:44:00	Radius Global Solution, 7831 Glenroy Road, Edina, MN 55439-3117

District/off: 0537-1

User: autodocke

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Date Rcvd: Apr 30, 2025

Form ID: pdf0004

Total Noticed: 26

4531033	Email/Text: bankruptcy@towerloan.com	Apr 30 2025 23:44:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
4531034	+ Email/Text: accountservicing@trueaccord.com	Apr 30 2025 23:44:00	Trueaccord, 16011 College Blvd, Lenexa, KS 66219-1366
4535376	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 30 2025 23:44:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904
4531036	+ Email/Text: bk@worldacceptance.com	Apr 30 2025 23:44:41	WFC, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429
4531037	+ Email/Text: arecf@wilson-assoc.com	Apr 30 2025 23:44:00	Wilson & Associates, 400 West Capitol Ave, Ste 1400, Little Rock, AR 72201-3562

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2025 at the address(es) listed below:

Name	Email Address
Kathryn Alley Lachowsky-Khan	on behalf of Creditor Planet Home Lending LLC MSECF@wilson-assoc.com, MSECF@ecf.courtdrive.com
Thomas C. Rollins, Jr.	on behalf of Debtor Barbara Dodd trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol lins@jubileebk.net;trollins.therollinsfirm.com@recap.email
Todd S. Johns	vardaman13ecf@gmail.com tvardaman13@ecf.epiqsystems.com;trusteeMSNBTv@ecf.epiqsystems.com
U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 4